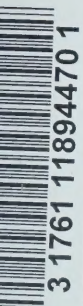


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MINISTRY OF INDUSTRY, TRADE
AND TECHNOLOGY

*ASSISTANCE FOR
SMALL BUSINESS
IN ONTARIO*

SMALL BUSINESS BRANCH

BUSINESS INFORMATION 1-800-387-6142

PART I
FINANCIAL ASSISTANCE FOR SMALL BUSINESS

1. PROVINCIAL FINANCING PROGRAMS

NEW VENTURES LOANS

A loan guarantee is provided for up to \$15,000 to any type of new business started by an Ontario resident. New Ventures loans are available through the chartered banks and other selected financial institutions. The borrower must invest an equal amount in cash in his or her business (except in Northern or Eastern Ontario where the borrower requires a cash investment of only 50% of the amount borrowed) and undertake to hire at least one person during the term of the loan. The interest rate is prime plus 1% and principal repayment is deferred for one year. For further information on bank branches handling New Ventures, contact the small business start-up hotline: 1-800-387-6142.

YOUTH VENTURE CAPITAL LOANS

Loan guarantees of up to \$7,500 for young people between the ages of 18 and 24 years and recent graduates between the ages of 25 and 29 years. Applicants must contribute an equal amount to 20% of the loan sought. The loan is interest free for the first year and the principal plus interest repayment begins in the 13th month of the loan term. Applications are available through the Royal Bank of Canada or the Ministry of Skills Development's toll-free youth hotline: 1-800-387-0777.

STUDENT VENTURE CAPITAL LOANS

Loan guarantees of up to \$3,000 for students wishing to operate a business during the summer. Eligible applicants must be of age 15 years or older and returning to school in the fall. The loans are interest free. Applications are available through Ontario's Chamber of Commerce, the Royal Bank of Canada, Educational Institution Placement Centres, or the Ministry of Skills Development's toll-free youth hotline: 1-800-387-0777.

THE ONTARIO DEVELOPMENT CORPORATIONS (O.D.C)

The Ontario Development Corporation, Eastern Ontario Development Corporation and Northern Ontario Development Corporation provide term loans and guarantees to secondary manufacturing, service industries closely allied with manufacturing, and tourist operations and attractions. There are 14 field offices located across Ontario to expedite client service. For further information, contact O.D.C. in Toronto: 416-965-4622, or refer to the blue pages of your telephone directory.

1. FINANCING PROGRAMS CONTINUED

INNOVATION ONTARIO CORPORATION

Innovation Ontario provides debt and equity capital for technology based products, processes and services. For further information contact, the Corporation in Toronto: 416-963-5717.

NORDEV

The Ministry of Northern Development and Mines' NORDEV Program provides assistance to businesses wishing to start, expand, or modernize in Northern Ontario. For further information, contact any Northern Affairs office (31 across the region), MITT'S northern offices, the Ministry of Tourism and Recreation, or the Northern Development and Mines' head office in Toronto: 416-965-1683.

SMALL BUSINESS DEVELOPMENT CORPORATIONS (S.B.D.C.s)

The S.B.D.C. Program provides government incentives for the private sector to invest in Ontario small business. The program also undertakes to match businesses seeking equity investment with potential investors. For further information, contact the Ministry of Revenue: 1-800-263-7965.

CANADA OPPORTUNITIES INVESTMENT NETWORK (COIN)

COIN is a nationwide database developed to introduce entrepreneurs with smart ideas to investors with smart money - via the most sophisticated technology available. The network is nonprofit and operated by the Provincial Chambers of Commerce. There is a membership fee charge for both investors and businesses seeking a subscription. For further information, contact the Ontario Chamber House in Toronto: 416-482-5225, outside Toronto: 1-800-387-8943, or your local Chamber of Commerce.

2. PROVINCIAL WAGE SUBSIDY AND SKILLS DEVELOPMENT

FUTURES

Businesses resident in Ontario and prepared to train new employees qualify for wage and benefit subsidies under the Futures Program. The program will pay (directly) the wage and benefits of young people under the age of 25 who are out of school and out of work. For program details and application information, contact the Futures hotline: 1-800-387-0777.

2. SKILLS DEVELOPMENT CONTINUED

NORTHERN ONTARIO SUMMER EMPLOYMENT PROGRAM

Northern Ontario employers hiring young people between the ages of 15 and 24 may qualify for an employment subsidy of \$1.25 per hour. Employees must be on the job for a minimum of six consecutive weeks at 25 hours per week. Qualified regions are all areas north of the French River plus Parry Sound and Muskoka. For further information contact, the Ministry of Skills Development: 1-800-387-1290.

ONTARIO SKILLS

The Ministry of Skills Development "Ontario Skills" Program offsets direct training costs for small businesses and provides consulting services for businesses wishing to implement a training program. For further information, contact the training hotline: 1-800-387-5656.

3. FEDERAL FINANCIAL ASSISTANCE

THE SMALL BUSINESS LOANS ACT (SBLA)

The SBLA is a federal government initiative designed to assist new and existing small business enterprises obtain term loans to finance specified fixed asset needs: for example the purchase of land or equipment, and the renovation or improvement of premises or equipment. For further information, contact Industry, Science and Technology Canada, Small Business Loans Administration, Ottawa: 613-954-5539, or your local chartered bank.

THE FEDERAL BUSINESS DEVELOPMENT BANK (FBDB)

The FBDB offers financial services (loans, loan guarantees, and export receivable financing), venture capital and management services such as counselling, financial planning, training and information. For further information, contact the FBDB: 1-800-361-2126.



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PART II
ADVISORY ASSISTANCE FOR SMALL BUSINESS

1. PROVINCIAL ADVISORY PROGRAMS

THE SMALL BUSINESS START-UP HOTLINE

The Ontario Government's toll-free start-up hotline assists individuals who are interested in starting or who have started a small business with information on business regulations, licenses, permits and available services. The MITT toll-free start-up hotline number is 1-800-387-6142.

SEMINARS AND PUBLICATIONS

The Ministry of Industry, Trade and Technology's Small Business Branch provides a province-wide seminar series on business start-up and management, and a variety of low-cost helpful guidebooks to aid your business. All publications are available in French and English. Prices range from \$5.00-\$15.00. To order by telephone: in Toronto: 416-965-6015, outside Toronto: 1-800-268-7540. The following publications are available:

1. Starting a Small Business In Ontario
2. The State of Small Business
3. How to Prepare a Business Plan for: a) Manufacturing
b) Service
c) Retail
4. Marketing for: a) Manufacturing
b) Service
c) Retail
5. Record Keeping Made Easy

SELF-HELP CENTRES

MITT'S Self-Help Centres provide a walk-in resource facility and library for the potential entrepreneur planning his or her business or the established small business owner with a problem to solve. Self-help centres are located in

Hamilton: 416-526-4100
Hawkesbury: 613-632-7057
Kitchener: 519-741-2604
Orillia: 705-325-1363
Ottawa: 613-566-3703
Peel: 416-279-6515
Port Hope: 416-885-7268

Renfrew: 613-432-6848
Scarborough: 416-396-7169
Smiths Falls: 613-283-4124
Trenton: 613-394-6616
Toronto: 416-392-6646
Windsor: 519-252-3475

1. PROVINCIAL ADVISORY PROGRAMS CONTINUED

COMMUNITY SMALL BUSINESS CENTRES

Ontario is sponsoring a pilot program of Community Small Business Centres, commonly known as business incubators, that provide new small businesses, started by local residents, combinations of low-cost operating space, common services and on-site advice and counsel. For further information, individual centres may be contacted in

Brantford: 519-758-1170
Cornwall: 613-937-0167
Kanata: 613-592-3172
London: 519-659-2882

Northwest Region: 807-475-6363
Waterloo: 519-653-4939
York: 416-767-1855

UNIVERSITY SMALL BUSINESS CONSULTING

15 Ontario universities provide low-cost consulting services to small business (primarily in the summer months) utilizing senior business student consultants. For further information, individual units may be contacted at

Brock University: 416-688-5550
Carleton University: 613-564-5667
Lakehead University: 807-343-8763 EXT. 660
Laurentian University: 705-675-1151 EXT. 1069
McMaster University: 416-525-9140 EXT. 2060
Ryerson Polytechnical Institute: 416-979-6712
Queen's University: 613-545-2365
University of Toronto: 416-978-4343 or 978-4483 (Erindale Campus)
Trent University: 705-748-1287
University of Ottawa: 613-564-3904
University of Western Ontario: 519-661-3228
Wilfred Laurier University: 519-884-1970 EXT. 2193
University of Windsor: 519-973-7015
York University: 416-736-5069

MINISTRY OF INDUSTRY, TRADE AND TECHNOLOGY FIELD OFFICES

The MITT provides consulting and assistance to small manufacturing businesses through a network of province-wide offices. For the closest office and toll-free number, refer to the Provincial section in the blue pages of your telephone directory.

2. PROVINCIAL SOURCES OF INFORMATION

Ontario Government Bookstore
880 Bay Street, Toronto
1-800-268-7540

Maintains an inventory of Ontario Government publications.

Exporting: How to Export
MITT
Export & Central
Administration Services
Hearst Block, 5th Floor
900 Bay Street, Toronto
416-963-3083

Information available regarding export start-up and dealing with specific countries.

Selling to the Ontario Government:
Supplier Information Service
Purchasing Services Branch
Ferguson Block, 6th Floor
77 Wellesley Street West
Toronto, 416-965-6937

Registration point for all suppliers who wish to do business with the Ministry of Government Services.

Employment:
Ministry of Labour
Employment Standards Branch
400 University Avenue, 3rd Floor
Toronto, 1-800-268-9001

Responsible for the administration and enforcement of the Employment Standards Act, Industrial Standards Act, Employment Agencies Act, & Fair Wage Schedules.

Office of the Employer's Adviser
101 Bloor Street West, 5th Floor
1-800-387-0774

Advises Ontario Employers on Workers' Compensation.

Tax:
Ministry of Revenue
Taxpayer Services Branch
Toronto, 1-800-263-7700
Elsewhere, 1-800-263-3960

Provides information on the tax revenue and grants programs including Ontario Tax Credits, and Corporation Tax.

Tourism:
Ministry of Tourism & Recreation
Tourism Development Branch
77 Bloor Street West, 10th Floor
Toronto, 416-965-4255

Offers assistance to existing and potential operators and investors of tourist facilities.

3. FEDERAL SOURCES OF INFORMATION

REFERENCE CANADA

Toronto: 973-1993	Telephone referral for
: 1-800-387-0070	Federal Government
Ottawa : 1-800-267-0340	inquiries.
North Bay: 1-800-461-1664	

STATISTICS CANADA: SMALL BUSINESS AND SURVEYS DIVISION

Small business profiles are available for a variety of different types of businesses. For the profiles and other statistical information, contact Statistics Canada: 1-800-268-1151.

THE FEDERAL BUSINESS DEVELOPMENT BANK (FBDB)

The FBDB offers management services such as counselling, financial planning, do-it-yourself kits, training and information. The various information services include

Small Business Information Service (SBIS)

A personalized service offered by all FBDB branches to help small business entrepreneurs locate information on government programs, markets, sources of funding, regulations and opportunities.

AIM (Automated Information for Management)

An electronic database of continually updated information that is available in the field offices.

ABC Books (Assistance to Business in Canada)

A comprehensive reference guide to government assistance programs for small business. Each volume includes Federal and selected Provincial programs.

Business Information Centres

A telephone referral service with quick responses to brief inquiries.

For further information, contact the business information centre: 1-800-387-0035.

INDUSTRY, SCIENCE AND TECHNOLOGY CANADA

This Federal Government department is designed to promote and encourage development of manufacturing and international trade. Information is available on industrial development programs, import, export, retail, marketing research, free trade, and business opportunities among others. For further information, contact Industry, Science and Technology Canada in Toronto: 416-973-5203.

4. ALTERNATIVE SOURCES INFORMATION

MUNICIPAL OFFICE

Your local municipal office can provide information on zoning and licencing. The development division is responsible for providing assistance for the expansion of existing business as well as attracting new investment. For further information, contact your local Municipal Government office.

CHAMBER OF COMMERCE

The Canadian Chamber of Commerce, Ontario and local chambers of Commerce and Boards of Trade provide a wide range of information designed to promote Canadian business and trade. Information available includes seminars and conferences providing information on specific markets and a various assortment of publications both free and for sale. For further information, contact the Canadian Chamber of Commerce in Toronto: 416-868-6415, or the Board of Trade of Metropolitan Toronto: 416-366-6811, or your local Chamber.

PROFESSIONAL AND TRADE ASSOCIATIONS

Professional and trade associations may provide their members a variety of services including statistical information, promotion, feasibility studies and consulting. Professional Associations located in Toronto include:

Canadian Federation of Independent Business: 416-222-8022
Canadian Association of Management Consultants: 416-963-9172
Canadian Manufacturers' Association: 416-363-7261
Retail Council of Canada: 416-598-4684
Retail Merchants Association of Canada: 416-291-7903
Canadian Importers Association: 416-862-0002
Toronto Real Estate Board: 416-481-6151
Canadian Restaurant and Food Services Association: 416-923-8416
Canadian Bankers Association: 416-362-6092
Association of Canadian Venture Capital Companies: 416-947-9123
Association of Canadian Franchisers: 416-429-1514

For further information and a complete list, consult a directory of Associations in Canada, available at your local library.

